

**IN THE U.S. PATENT AND TRADEMARK OFFICE**

|                |                             |   |                   |             |
|----------------|-----------------------------|---|-------------------|-------------|
| Applicants:    | Edlund et al.               | ) |                   |             |
| Serial No:     | 10/789,743                  | ) |                   |             |
| 5 Filing Date: | February 27, 2004           | ) | Examiner:         | Binh Van Ho |
| Title:         | Credibility rating platform | ) | Group Art Unit:   | 2163        |
| <hr/>          |                             |   | Confirmation No.: | 8420        |

Commissioner for Patents  
10 P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

15 Dear Sir:

In response to the Office Action mailed April 15, 2009, Applicants respectfully submit the following Amendment:

**AMENDMENT**

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**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 5 of this paper.

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